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ABSTRACT

A booklet for limited English speakers on buying furnishings provides information on what to do before going shopping for furniture, how to make a selection, and how to pay for the acquisition. Cartoons, questions about the message in cartoons and narrative passages, checklists on things to evaluate, and the phonetic pronunciation of key words are presented. Specific topics include the following: (1) considering how much furniture is needed, what kind, and who will be using it; (2) deciding what type of furniture is needed most; (3) learning about different styles of furniture and their prices through newspapers, magazines, catalogs, libraries, and through experts; (4) making a plan before shopping about the size of the room and doors; (5) becoming knowledgeable about places that sell furniture and what to consider about the stores' policies and reputation; (6) learning about furniture that can be assembled by the purchaser and furniture that is unfinished; (7) shopping for used furniture and shopping at auctions; (8) reading ads; (9) learning about upholstered furniture, including the frame, springs, padding, and covering; (10) buying a bed; and (11) buying by cash, installment contract, revolving, loan, and layaway. Information on different types of wood and joinings is presented. (SW)

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Buying for Keeps

by

Sarah Snyder, Consumer Education Specialist

Consultant: Mamie Hardy, Consumer Education Specialist

Illustrations by Douglas Oudekerk

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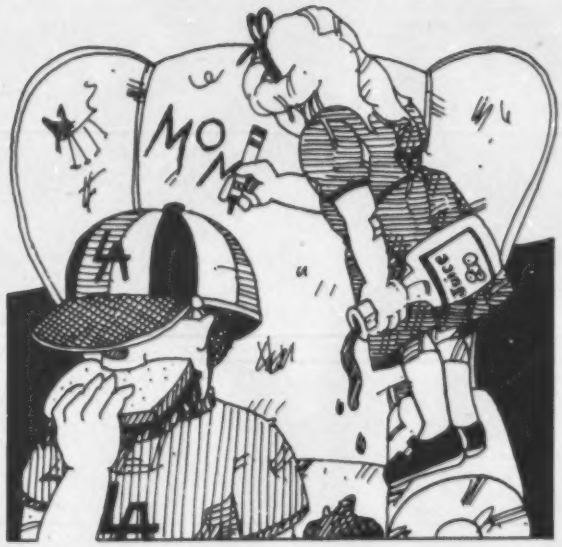
Introduction

Here are some stories about people who bought furniture. Some people made good choices. Some people made mistakes. Read each story. If the person made a good choice, check the box marked "good." If the person made a poor choice, check the box marked "poor."

Jim bought a new sofa. He was very happy — until the furniture store delivered it. The sofa was too big to fit in the door of his apartment.

☐ Good choice ☐ Poor choice

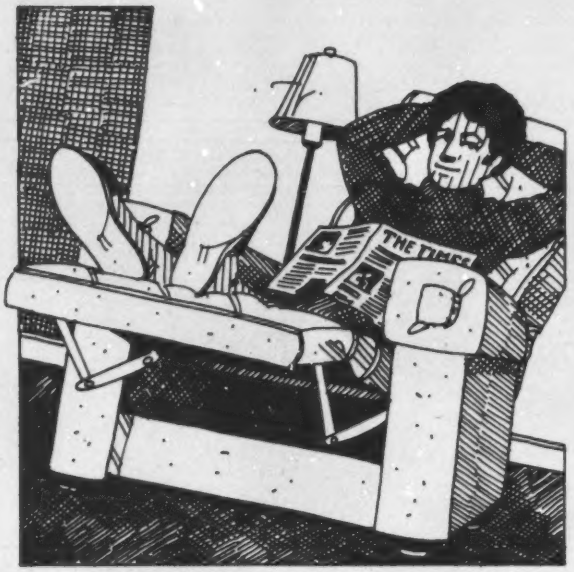


Leon and Mae bought a white velvet chair. It did not stay white very long. Their kids have spilled juice and peanut butter on it. There are crayon marks on it.

☐ Good choice ☐ Poor choice

Sue bought a table. Before she bought it, she compared prices at three stores. The store where she bought it charged the lowest price. Sue was able to save $20.

☐ Good choice ☐ Poor choice



Ken bought a recliner chair. It is very comfortable. It fits him just right. It looks good with his other furniture.

☐ Good choice ☐ Poor choice

Rafael and Rosa bought a dinette set. They bought it on sale. The sale price was $60 lower than the regular price.

☐ Good choice ☐ Poor choice

Norma bought a set of living room furniture. She is paying for it on the installment plan. She makes a payment each month. The furniture is falling apart. Two chairs have broken. Norma still must make four more payments.

☐ Good choice ☐ Poor choice

Some of these people were happy. They made good choices. Some were not happy. They made mistakes when they bought furniture.

It costs a lot to furnish a home. If you know how to buy furniture, you can save money. You can buy furniture that will be right for you. You can keep from making mistakes. This book will show you how to buy furniture — when you buy "for keeps."

Chapter 1

BEFORE YOU GO SHOPPING FOR FURNITURE

When you buy furniture, you have to make choices. There are many kinds of furniture. There are many different styles. Some furniture costs a lot. Some furniture does not cost so much. You should choose what is best for you. Don't ever let a salesperson tell you what is best for you to buy.

Shopping for furniture can be hard. It can be confusing. You have to make so many choices. There are many styles, colors and fabrics. There are many ways to pay.

Shopping will be easier if you get ready. You can do some things before you go shopping. You can think about what kind of furniture you like. You can decide about the furniture that you need. You need furniture that fits the way that you live.

You can also decide how much you can pay for your furniture. And you can decide how you are going to pay for it.

Answer these questions. The answers will tell about you and the way that you live. They will help you get ready to buy furniture.

How about you?

How much furniture do you need?

☐ One or two pieces of furniture

☐ Quite a lot of furniture

☐ A lot of furniture

How long do you plan to use your furniture?

☐ 1-2 years ☐ 5-10 years ☐ Rest of your life

Who will use the furniture besides you?

☐ One or more roommates (friends that you live with)

☐ Your husband or wife

☐ Your children, ages _____

☐ Other _____

What kind of furniture would suite the way you live?

☐ Informal ☐ Formal ☐ Some informal, some formal

How important is it to you to have nice furniture?

☐ Very important ☐ Important ☐ Not very important

What skills do you have?

Can you build or put furniture together? ☐ Yes ☐ No

Can you paint or refinish furniture? ☐ Yes ☐ No

Can you repair furniture? ☐ Yes ☐ No

Can you upholster furniture? ☐ Yes ☐ No

Can you make slipcovers? ☐ Yes ☐ No

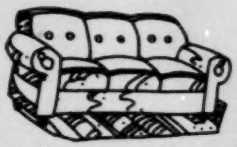
Do you have time to use these skills? ☐ Yes ☐ No

Do you have enough work space to use these skills? ☐ Yes ☐ No

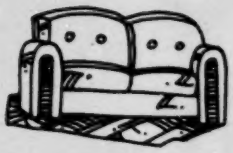
About how much money can you spend each month for the new furniture? $_____

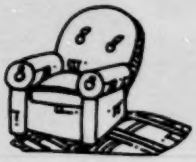
WHAT DO YOU NEED MOST?

Before you go shopping for furniture, decide what you need most. Read this list. It lists different pieces of furniture. Use the numbers 1, 2 and 3 to show which three pieces of furniture you need most. Put the number 1 in the blank next to the piece of furniture that you need most.

_____ couch 

_____ sofa bed

_____ love seat 

_____ arm chair 

_____ dining chairs

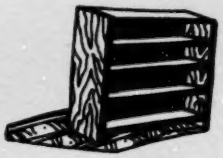
_____ coffee or cocktail table

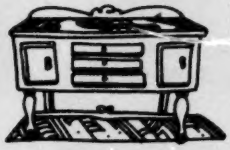
_____ end table

_____ Other _____

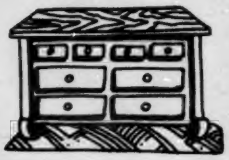
_____ Other _____

_____ Other _____

_____ bookcase 

_____ buffet 

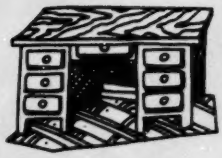
_____ chest

_____ dresser 

_____ lamp

_____ bed

_____ nightstand

_____ desk 

WHAT DO YOU LIKE?

There are many styles of furniture. If you know what you like, you can save time when you shop. You can learn about styles. You can also learn about prices. Then you will be a better shopper.

Here are some ways that you can learn about styles. You can also learn about prices of furniture.

1. Use newspapers.

Newspapers have ads for furniture. The ads have pictures of the furniture. The ads usually tell the price of the furniture. Study the pictures. Read the ads.

Find one newspaper ad for a piece of furniture that you like. Fasten the ad to this page.

What style is the furniture?

_____

What is the price of the furniture?

_____

2. Use magazines.

Many magazines have pictures of furniture. They have ideas for decorating. They tell how to redo old furniture. Magazines have ads by furniture stores and furniture makers.

Look through some magazines. Find a picture of a piece of furniture that you like. Fasten the picture to this page.

What style is the furniture?

_____

What is the price of the furniture?
$ _____

3. Use catalogs.

Some stores that sell furniture have catalogs. Some furniture can be ordered by mail. You can get a free catalog. You can look at the pictures and read about the furniture. Catalogs usually give you much more information than newspaper ads and magazine ads. Cut out the picture of a piece of furniture that you like. Fasten it to this page.

What style is the furniture?

_____

What is the price of the furniture?
$_____

4. Use the library.

If you don't have many consumer magazines, go to your local library. Most libraries have consumer magazines. They also have books on furniture styles and decorating.

5. Use experts.

Call your County Extension Home Economist and find out if their office has booklets on how to select furniture. Ask how you can get copies.

MAKE A PLAN

Before you go shopping, make a plan. It will help you keep from making mistakes.

What piece of furniture do you need to buy most? (see page 7) _____

In what room will you use the furniture? _____

What size should the furniture be? Here's how to tell.

Take measurements. Use a tape measure or wooden measuring stick.

1. Measure the doors that the furniture must go through.

_____ door is _____ ft. _____ in. high by _____ ft. _____ in. wide.
(Name of room)

_____ door is _____ ft. _____ in. high by _____ ft. _____ in. wide.
(Name of room)

2. If you live in an apartment, measure the elevator.

Elevator is _____ ft. _____ in. high by _____ ft. _____ in. wide by _____ ft. _____ in. deep.

3. Measure the space where you will put the furniture.

The space is _____ ft. _____ in. high by _____ ft. _____ in. wide by _____ ft. _____ in. deep.

4. The biggest size the furniture can be is _____ ft. _____ in. high, _____ ft. _____ in. wide and _____ ft. _____ in. deep.

What other furnishings are in the room? Here is how to list them:

Item	Color/Pattern	Material	Style
armchair	red and blue plaid	nylon	Early American

Do you want to match any color or material? ☐ No ☐ Yes

If yes, what will you take shopping with you (piece of material, paint sample, etc.) _____

Tell about the color and style of the furniture you want to buy.

_____

_____

_____

How soon do you need the furniture? _____

How much can you spend for this furniture? $_____

How will you pay for this furniture? ☐ Cash ☐ Installment plan ☐ Other

ONCE AGAIN . . .
WHAT YOU CAN DO BEFORE YOU SHOP

Here are some sentences. Each tells what you can do before you shop for furniture. Here are some pictures. Each picture shows something that you can do before you shop. Match the sentences and pictures. Write the correct sentence below each picture.

Decide how much you can spend.

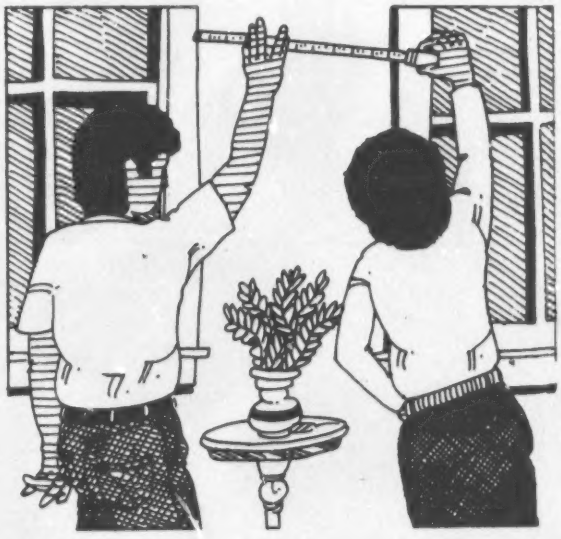
Make a plan for shopping.

Look at furniture ads.

Take measurements.

A. _____

_____



B. _____

_____

C. _____

_____

D. _____

_____

Chapter 2

GOING SHOPPING

There are many ways that you can buy furniture. There are many kinds of furniture that you can buy. You can buy new furniture. You can buy used furniture. First, think about buying new furniture. Where should you shop? And how should you shop for new furniture. Let's find out.

SHOPPING FOR NEW FURNITURE

Have you ever bought new furniture?

☐ No

☐ Yes, I bought _____

There are some good points about buying new furniture. There are some bad points also. Read these sentences. They tell about buying new furniture. Circle "Good" if a sentence tells a good point about buying new furniture. Circle "Bad" if a sentence tells a bad point about buying new furniture.

You have lots of choices when you buy new furniture. Good Bad

You can get furniture that is in perfect shape. Good Bad

New furniture probably costs more than used furniture. Good Bad

You can order just what you want. Good Bad

You can sometimes return furniture if it isn't right. Good Bad

You can usually buy on credit. Good Bad

The store will usually deliver the furniture to your home. Good Bad

You will have to wait if you order something special. Good Bad

If there is a problem, the store or manufacturer may fix the furniture. Good Bad

Where to shop for new furniture

Many stores sell new furniture. **Department stores** sell furniture. Can you name one department store where you could shop for new furniture? _____

_____

Furniture stores sell new furniture. You can find furniture stores in the Yellow Pages. Look under "Furniture — New." Some stores sell many kinds and styles of furniture. Write the name of one store like this where you could shop: _____

_____

Some stores sell only one style or type of furniture. Write the name of one store that sells one kind of furniture (beds, sleep sofas, etc.) where you could shop: _____

_____

Some furniture stores are **"warehouse" (WĂR hŏws) stores.** They are also called **"clearance** centers" (CLĔAR ănsˇ). Some of the furniture they sell has slight **defects** (DĒ fĕcts). Is there a store like this where you could shop? Write the name here: _____

_____

Mail order catalogs are another way to shop for furniture. If you have a mail order catalog that sells furniture, write the name of the company here. _____

_____

How to shop for new furniture

1. Learn as much as you can about the furniture. Who made it? What is it made of? What is guaranteed? Does the furniture maker have a good **reputation** (rĕp ū TĀ shŭn)?
2. Compare prices at several stores. You might find the same furniture priced lower at one store.
3. Wait for sales. There are usually big sales in January and February and in August..
4. Find out if the store offers free delivery.
5. Buy from a store with a good reputation. Before you buy, ask what the store will do if you have a problem with your furniture.

FURNITURE IN PARTS

You can buy new furniture that is **unassembled** (ŭn ăs SĔM bĕld). That means that it is in parts. You have to put it together. Sometimes the parts come in a "kit." Sometimes you choose the parts yourself. Have you ever bought unassembled furniture?

☐ No

☐ Yes, I bought _____

You can save money by assembling furniture yourself. But it may be hard work.

Where to shop for unassembled furniture

You can find unassembled furniture at some furniture stores. There are also special stores that are sometimes called "door stores." These stores sell parts like doors, legs and table tops. You can put the parts together to make tables, desks and other things.

There are companies that sell unassembled furniture. You can buy kits to make grandfather clocks, tables, chairs, and many other things. These companies sell through the mail. They advertise in magazines. Each company has a catalog. The catalog tells about the furniture that the company sells. The catalog tells how to order the furniture. You can send for a catalog. But remember that people sometimes have problems when they order furniture from small mail order companies.

Find an ad for furniture that you assemble yourself. Look in a magazine or newspaper to find the ad. Fasten the ad to this page.

How to shop for unassembled furniture

1. Compare the price with furniture that is already assembled. Don't forget to add the cost of painting or staining the furniture. If you shop by mail, find out the cost of having the furniture shipped to you.
2. Ask yourself if you can assemble the furniture: Do you have the skills? Do you have the right tools? Do you have the space and time that you would need?
3. Find out what kind of wood the furniture is made of. Hardwood is usually better. But the unassembled furniture may only be available in softwood.

Would you like to buy unassembled furniture?

Yes, because _____

No, because _____

UNFINISHED FURNITURE

You can buy new wooden furniture that is "unfinished." You must put a finish on it. You must paint or stain it. You can buy unfinished chairs, tables, chests, bookcases, and other furniture.

Have you ever bought unfinished furniture?

☐ No ☐ Yes, I bought _____

Unfinished furniture costs less. You can choose the finish that you want. But it takes time and work to finish furniture.

Where to shop for unfinished furniture

Department stores, hardware stores, and sometimes lumber yards sell unfinished furniture. Large mail order houses also sell unfinished furniture. There are also stores that sell only unfinished furniture. Look in the Yellow Pages under "Furniture — Unfinished." Copy the name of one store where you could shop for unfinished furniture:

_____

How to shop for unfinished furniture

1. Figure out how much it would cost you to finish the furniture. Compare this with the cost of finished furniture.
2. Make sure that you have the time, space and skills that you would need.
3. Check the quality of the furniture carefully. Some unfinished furniture is made of poor-quality wood. Some is glued and nailed together. Some is stapled together. (Well-made furniture is put together with glue and screws.) In Chapter 3 you will learn more about buying wooden furniture.

TEST YOURSELF

Circle T if a sentence is true. Circle F is a sentence is false.

1. If you buy unassembled furniture, you have to put it together. T F
2. Unfinished furniture costs more than the same furniture finished. T F
3. There are special stores that sell furniture in parts. T F
4. You can buy unfinished furniture at department and hardware stores. T F

SHOPPING FOR USED FURNITURE

Instead of new furniture, you can buy used furniture. Another word for used is **"secondhand'** (SĔK ŏnd HĂND).

Have you ever bought used furniture?

☐ No

☐ Yes, I bought _____

If furniture is well-made, it lasts a long time. Some furniture is worth more money as it gets older. Anything 100 years old or more is called an **antique** (ăn TĒEK). Good antique furniture costs a lot. There are special shops for antique furniture. Some furniture is worth less as it gets older. But it is still useful. You can often find good buys in used furniture.

There are some good points about buying used furniture. There are some bad points also. Read these sentences. They tell about buying used furniture. Circle "Good" if a sentence tells a good point about buying used furniture. Circle "Bad" if a sentence tells a bad point about buving new furniture.

Used furniture usually costs less than new furniture. Good Bad

Used furniture may not be in perfect shape. Good Bad

You usually have to move used furniture to your home yourself. Good Bad

You can get used furniture right away without waiting. Good Bad

Used furniture may not last as long as new furniture. Good Bad

There is no guarantee with used furniture. Good Bad

You usually have to pay cash. Good Bad

You can't return the furniture if there is something wrong. Good Bad

Where to shop for used furniture

Some stores sell used furniture. Look in the Yellow Pages under "Furniture — Used."

Copy the name of a used furniture store where you could shop:

_____

"Thrift" stores sell furniture. These are run by charities like Goodwill Industries. Is there a thrift store where you could shop? If so, copy the name here:

_____

Often people sell furniture that they no longer need. Sometimes they sell furniture at a garage or yard sale. Have you ever bought furniture at a yard sale?

☐ No

☐ Yes, I bought _____

Sometimes people advertise their furniture in the newspaper. They put an ad in the classified section. The ad tells about the furniture for sale.

Look in the classified ads in your newspaper. Find an ad by someone who is selling furniture. Fasten the ad to this page.

Have you ever bought furniture by using the classified ads?

☐ No

☐ Yes, I bought _____

How to shop for used furniture

1. Look at the furniture carefully. Look for signs of wear. See if there are cracks, chips, spots, or broken parts.
2. Decide whether you will have to fix up the furniture. Will you have to repair it? Will you have to refinish or recover it? If so, how much will it cost you? Can you do the work yourself?
3. Before you buy, check prices of new furniture. This will help you tell if used furniture is a good buy.

SHOPPING AT AUCTIONS

You can buy used furniture at an **auction** (ĂWK shŭn). At an auction many things are for sale. They are sold one at a time. Many people want the same pieces of furniture. As each thing comes up for sale, people "bid" for it. They bid by telling how much money they will pay. The person who bids the highest gets the item. People call out their bids to an **auctioneer** (ăwk shŭn ĒR). The auctioneer bangs a hammer and says "sold" when the highest bid is reached.

Have you ever been to an auction? ☐ Yes ☐ No

Have you ever bought anything at an auction?

☐ No

☐ Yes, I bought _____

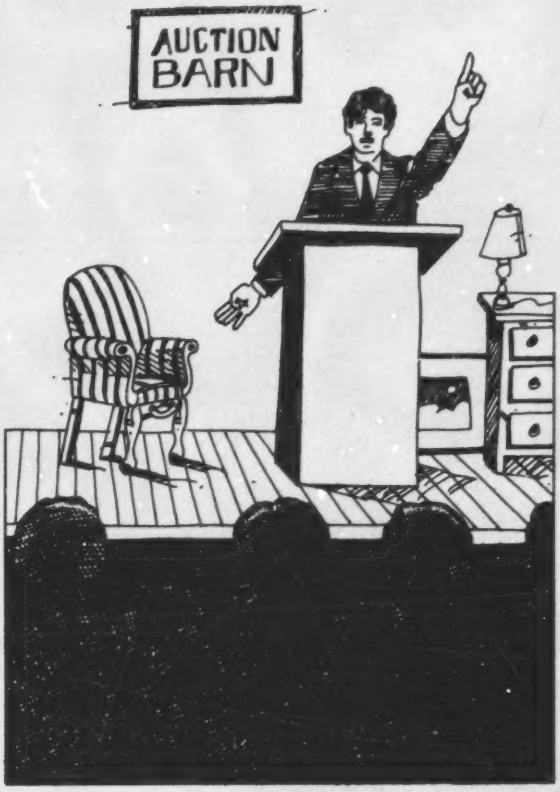
Where to find auctions

There are many kinds of auctions. Furniture that is sold at an auction may cost a lot of money. But not always.

Auctions are advertised in the newspaper. Look in your newspaper. Look in the classified ads section. Find an ad for an auction. Fasten the ad to this page.

How to shop at an auction

1. Before the auction begins, look at what will be sold. Get a list of what is for sale. If you like something, study it carefully. Look for cracks, chips, or other marks. You can't get your money back later if you find something wrong.
2. Learn the rules for bidding. Go to one auction and watch before you start bidding.



3. Decide how much you can pay. Set a limit. If you don't, it's easy to spend too much.
4. Be patient. You must wait until what you want comes up for sale.
5. Expect to pay a fair price. You can't find a bargain every time.
6. Remember, if you have the highest bid, you must pay for the item. You can't change your mind.

Would you like to shop for furniture at an auction?

☐ Yes, because _____

_____

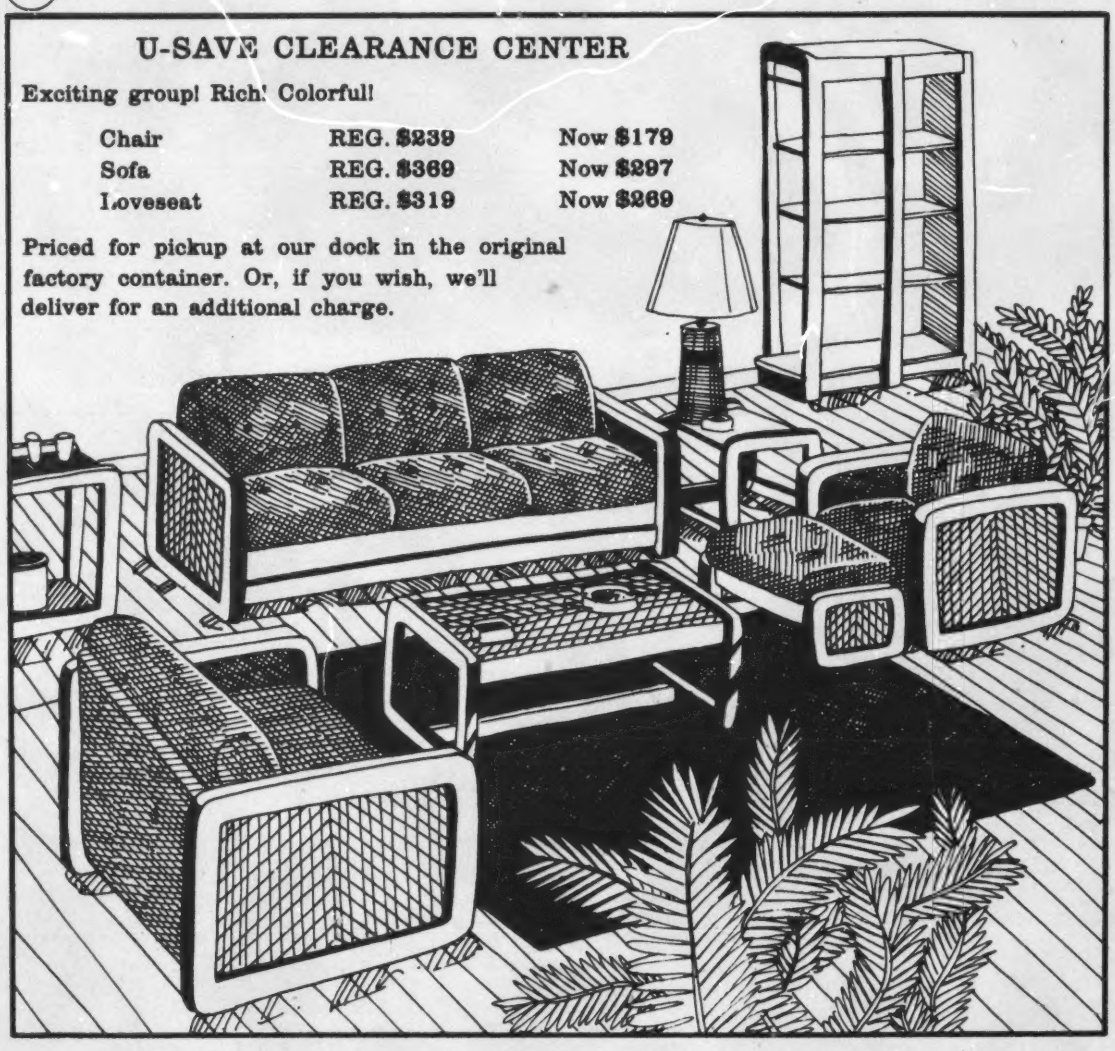
☐ No, because _____

_____

NOW, READ SOME ADS

If you read ads for furniture, you can spot bargains. You can see where you should shop. Read these ads. Answer the questions about them.

(A)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Exciting group! Rich! Colorful!
Chair REG. $239 Now $179
Sofa REG. $369 Now $297
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Priced for pickup at our dock in the original factory container. Or, if you wish, we'll deliver for an additional charge.

20

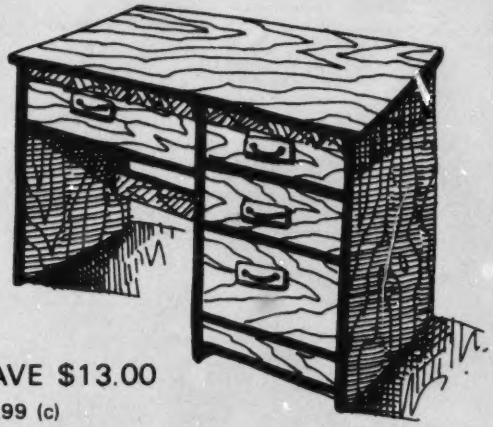
B

DOWNTOWN DEPARTMENT STORE
AUGUST HOME SALE

SAVE NOW!

Sale $159.99. After sale $230.00. Available now in blue cotton velvet. Special order 11 other colors. Allow 10 weeks for delivery.
Price includes delivery.

C



SAVE $13.00
46.99 (c)
AMERICAN FOREST
4 DRAWER DESK
K.D. UNFINISHED
$33.99

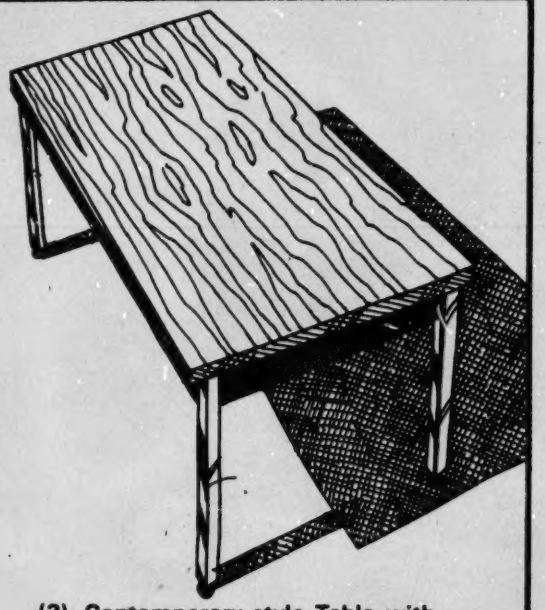
COMPACT AND EASY TO CARRY CARTONS CONTAIN FULL INSTRUCTIONS AND ILLUSTRATIONS FOR STEP-BY-STEP ASSEMBLY.

MINIMUM 4 PER STORE

(D)

OVAL DINING ROOM TABLE and 6 chairs. Very good condition. $275. Desk and chair. $80. 457-1220

(E)



(3) Contemporary-style Table with stationary legs

This trimly styled table is perfect as a desk or utility table. CONSTR: Strong, particle board with plastic top that resists burns, scratches and cleans easily. Steel frame. Square steel legs. Easy to assemble. FINISH: Walnut-grained top. Black enamel on metal parts except for chrome-plating on legs.

DIMENSIONS. ORDER INFO: 29 in. high. See "N" shipping note, p. 746.

3 G 6465N—60x18 in. wide.
Shipping weight 64 pounds **$99.99**

3 G 5466N—72x18 in. wide.
Shipping weight 74 pounds **109.99**

Answer these questions. Use the letters A, B, C, D and E.

1. Which ads are for new furniture? _____
2. Which ad is for used furniture? _____
3. Which ad is from a catalog? _____
4. Which ad was placed by a clearance center? _____
5. Which ad was placed by a department store? _____
6. Which ads show unassembled furniture? _____
7. Which ad shows unfinished furniture? _____
8. Which ad says that you get free delivery? _____
9. Which ad gives you the most facts about the furniture? _____
10. Which ads give you the fewest facts about the furniture? _____
11. Which ad tells about furniture that you would like to buy? _____

Chapter 3

MAKING YOUR CHOICE

Furniture costs a lot of money. You want to make good choices. You want to buy furniture that will last a long time. You want to buy furniture that is right for you.

Here are some rules to follow. They will help you make good choices.

1. Begin by buying basic things like a sofa, table and bed. These are things that you will use a long time. Buy the best quality that you can afford.
2. Buy furniture that you can use more than one way. Buy a couch that **converts** (cŏn VĔRTS) into a bed. Instead of a coffee table, buy a chest that you can store things in, but still use for a coffee table.
3. Don't buy a group or roomful of furniture. Buy one good piece of furniture at a time.
4. Don't buy in a hurry. Shop and compare Take time to find the best value for your money.

Here are some things you can do when you shop. They will help you make good choices.

1. Bring color samples and measurements that you will need to know.
2. Before you leave home, know how much you can spend.
3. Ask many questions. Salespeople can help you. They know about furniture. They can tell you a lot if you ask.
4. Read labels, hangtags and **warranties** (WĂ răn tēēs). They tell you what the furniture is made of. They tell what is **guaranteed** (gă răn TĒĒD). They tell what the maker or store will do if the furniture breaks down or has a defect.
5. Try out the furniture. Lie on a mattress. Sit in a chair.
6. Check the furniture carefully. See how it is built. See if there are flaws.
7. Make sure the furniture is the right size, color, etc. for you.

TEST YOURSELF

Some things will help you make a good choice. Write DO or DON'T at the beginning of each sentence.

1. _____ buy a roomful of furniture at one time.
2. _____ check the furniture carefully to see if it is well-built.
3. _____ measure the furniture to see if it is the right size.
4. _____ try out the furniture to see if it is comfortable.
5. _____ ask questions.
6. _____ buy furniture in a hurry.
7. _____ buy furniture that you can use in more than one way.

CHOOSING WOODEN FURNITURE

Before you choose a table, desk or other piece of furniture, you should know some words. These words will help you understand what the furniture is made of.

HARDWOOD This is wood from trees that lose their leaves each year. Some hardwoods are: oak, pecan (pē CĂHN), walnut, cherry, maple and mahogany (mă HĂ gă nēē). Better quality furniture is usually made of hardwood.

SOFTWOOD This comes from trees that keep their leaves. Some softwoods are: pine, redwood and cedar.

SOLID WOOD This means the furniture is made with solid wooden boards. "Solid walnut" means made with boards cut from a walnut tree.

VENEER (vĕ NĒĒR) Veneer is made by putting together 3, 5 or 7 thin layers of wood like a sandwich. Walnut veneer means thin sheets of walnut are on the outside of this sandwich. Veneer may cost less and is usually stronger than solid wood.

FINISH Wood can be stained or coated to look a certain way. "Walnut finish" means that another wood has been finished to look like walnut.

COMBINATION WOOD This is made of tiny bits of wood. The bits are made into boards. Two names for this kind of wood are: particle board and fiberboard.

TEST YOURSELF

Circle T if a sentence is true. Circle F if a sentence is false.

1. "Solid oak" means that another wood has been finished to look like oak. T F
2. Better quality furniture is made from hardwood. T F
3. Some softwoods are pecan, cherry and maple. T F
4. Veneer is made of thin layers of wood. T F

GO SHOPPING

Take this workbook with you to a furniture store. This page and pages 24-26 will help you learn to choose furniture. First, shop for a table, desk or chest. Find a piece that you like. Look at it carefully. Ask a salesperson about it. Find answers to these questions. Write your answers in the spaces.

What is the piece of furniture? ☐ Table ☐ Desk ☐ Chest

What company made it? _____

What store sells it? _____

What styie is it? _____

What size is it? _____ ft. _____ in. high by _____ ft. _____ in. long by _____ ft. _____ in. wide

What is the price? $_____

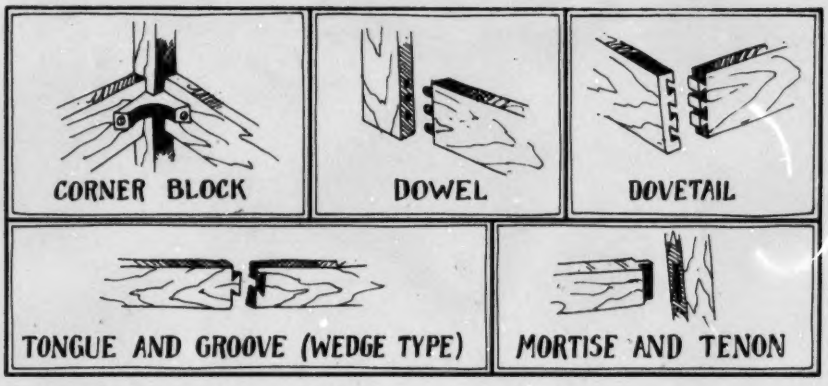
What wood is it made of? _____ solids _____ veneer

Other: _____

Are some parts of it made from plastic? _____

How are the parts put together? _____

Note: some strong joinings are:



Does it have corner blocks supporting the legs? ☐ Yes ☐ No

Do the drawers slide in and out easily? ☐ Yes ☐ No

Do doors open and close easily? ☐ Yes ☐ No

Is the piece steady on its feet? ☐ Yes ☐ No

Is the hardware strong? ☐ Yes ☐ No

Is the hardware put on tightly? ☐ Yes ☐ No

Is the finish smooth? ☐ Yes ☐ No Are there bumps or streaks? ☐ Yes ☐ No

Does it have a special finish to protect it from heat, water, etc.? ☐ Yes ☐ No

What do you think? This furniture is:

☐ Very well made ☐ Well made ☐ Not well made

CHOOSING UPHOLSTERED FURNITURE

Upholstered (ŭp HŌL stĕrd) furniture has a frame that is covered with padding, springs and fabric. Here are some things to look for when you buy upholstered furniture.

Choose one couch or chair that you like. Sit in it. Look at it carefully. Ask a salesperson about it. Find answers to these questions. Write your answers in the spaces.

What piece of furniture is it?
☐ couch ☐ chair

What company made it? _____

What style is it? _____

What size is it? _____ ft. _____ in. high by _____ ft. _____ in. long by _____ ft. _____ in. wide

How comfortable is it to sit on?
☐ Very comfortable ☐ Comfortable
☐ Not comfortable

What is the price? $_____

Check the frame

What is the frame made of? _____

Note: The best frames are made of kiln-dried hardwood.

Does it have corner blocks?
☐ Yes ☐ No

Are the corner blocks screwed and glued on?
☐ Yes ☐ No

Does the frame creak if you bounce on it?
☐ Yes ☐ No
(It should not creak.)

Is the frame well padded?
☐ Yes ☐ No
(You should not be able to feel the frame under the padding.)

Are there small wheels (casters) on the legs?
☐ Yes ☐ No

Check the springs

How many coils does each seat have?

_____

Good quality furniture has 9-12 coils per seat or cushion.

How many times is each coil tied?

_____

Good quality furniture has coils that are tied 8 times.

Can you feel the coils when you sit down?
☐ Yes ☐ No
If you can, there is not enough padding.

Check the padding

Better quality furniture has 2-3 layers of padding.

What is the padding made of? _____
Good padding materials are cotton, **latex** (LĀ tĕx), foam rubber, **urethane** (ŬR ə thān) foam.

Check the cushions

What are the cushions filled with?

_____

Do the cushions fit snugly?
☐ Yes ☐ No

Check the details of the upholstery

Are buttons sewn on tightly?
☐ Yes ☐ No

Are the seams straight?
☐ Yes ☐ No

Are the seams tightly stitched?
☐ Yes ☐ No

Does the skirt hang straight?
☐ Yes ☐ No

Are the zippers hidden?
☐ Yes ☐ No
(They should be hidden.)

Does the pattern match at the seams?
☐ Yes ☐ No

Can you get separate arm covers?
☐ Yes ☐ No

Check the covering

Is it **vinyl** (VĪ nĕl)? ☐ Yes ☐ No
Vinyl is plastic. Good quality vinyl wears well. It is easy to take care of.

Is it leather? ☐ Yes ☐ No
Leather costs a lot. It wears well.

Is it fabric? ☐ Yes ☐ No

What is the fabric made of? _____

Will the fabric wear well?
☐ Yes ☐ No
Tightly-woven fabrics wear best. Fabrics made of **nylon** (NĪ lŏn) and **olefin** (Ō lĕ fĭn) wear very well.

Has the fabric been treated so it won't get spots easily? ☐ Yes ☐ No

How can you clean the fabric? _____

_____

Can the furniture be ordered in other fabrics? ☐ Yes ☐ No

How long does it take to get a special order?
_____ weeks

What do you think? Is the furniture:

☐ Very well-made ☐ Well-made
☐ Not well made

CHOOSING A BED

When you buy a mattress and box spring, be smart. Buy something that is comfortable. Buy something that will last. Buy the best quality that you can afford.

Take this workbook with you when you shop. Find a mattress. Ask questions about it. Look at it carefully. Lie on it. Write the facts about it in the spaces below.

What size is the mattress? ☐ Twin
☐ Double ☐ Queen ☐ King
☐ Other _____

What company made it? _____

What is the price? $ _____

Does it feel comfortable to you?
☐ Yes ☐ No

How firm is it? ☐ Very firm
☐ Firm ☐ Medium firm ☐ Soft

Is it made of foam? ☐ No ☐ Yes,
it is made of: ☐ latex
☐ **polyurethane** (pŏ lē ŪR ə thān)
Latex costs more and lasts longer.

Is it an innerspring mattress?
☐ Yes ☐ No
Innerspring mattresses are most popular. They have steel coils inside. The coils are padded.

Are there handles on the side so you can turn it? ☐ Yes ☐ No

What is guaranteed? For how long? (The warranty should be in writing.) _____

_____

_____

Tips that will help you make a good choice

_____ Don't buy a used mattress.

_____ Do buy a box spring when you buy a mattress. The two should fit together. They should have coils in the same place.

_____ You can often save money by buying a "mismatched set." This is a mattress and box spring that are covered in different fabrics.

_____ Remember, the larger your bed, the more you will pay for sheets, blankets and pillows.

WHEN YOU HAVE MADE YOUR CHOICE

Here are some things that you can do. They can help you keep from having problems.

1. Get promises in writing. If a store promises a delivery date, get the date in writing.
2. Find out exactly when the furniture is being delivered. Be there when it comes.
3. Make sure the furniture is in perfect shape. Don't accept it if something is wrong with it.
4. If you have a problem with the furniture, tell the store. Ask them to fix it.
5. Learn how to care for your furniture. Follow directions for using and cleaning it.

Chapter 4

PAYING FOR YOUR FURNITURE

Now you have chosen your furniture. But keep right on shopping! You must make more choices. You must decide how you will pay for your furniture. Here are some ways to pay. Tell which ones you have used. Put a check mark ☑ beside each way that you have paid for furniture.

☐ **CASH**

You can pay cash. You pay the full amount when you buy. You usually need to pay cash when you buy used furniture.

☐ **INSTALLMENT CONTRACT**

You can sign an installment contract when you buy. The contract is an agreement. It tells how you will pay for the furniture. You must make a cash down-payment. That means you pay some money when you buy. You pay the rest in installments. Each month you pay the same amount of money. The contract tells how many payments you must make.

☐ **REVOLVING CHARGE**

You can pay with a revolving charge. You can do this if you have a charge account with a store. Many stores also will let you charge with a bank credit card. With a revolving charge account you don't have to make a down payment. You must pay some money every month until the furniture is paid for. You can take as long as you want to pay the bill. You can pay for the furniture as quickly as you want.

☐ **LOAN**

You can take out a loan. You pay the furniture store with the money from the loan. You pay back the money to the lender over a period of time. There are different places to get a loan. Banks make personal loans. Usually you must borrow at least $500 to $1,000. If you have a savings account, you can borrow "against" your savings. This means the size of the loan depends on the amount of your savings. Credit unions make loans to their members. Consumer finance companies make loans to consumers.

☐ **LAYAWAY**

Some furniture stores have layaway plans. You make payments over time. When you have paid for the furniture, then you can get it. You do not have to pay extra for this plan. But you don't have the furniture while you are paying for it. If the price goes up while you are paying, you may have to pay more.

These are all ways to pay for furniture. The way that you pay for your furniture depends on:

Where you buy your furniture

How much the furniture costs

How much cash you have

What kind of credit you can get

How much credit you can get

You must find the way that's right for you.

WHEN YOU BUY FURNITURE ON CREDIT

When you buy on credit, it costs you money. Don't spend more than you have to. Here's what you can do.

1. Learn what credit will cost you.

Here are some words to know. They will help you understand what you pay for credit.

Interest (ĬN trĕst) — money paid to borrow money. Interest is stated as a percentage. Often interest is figured by the month. You might be charged 1½% interest on what you owe each month. If you owed $100, you would have to pay $1.50 in interest for one month.

Annual percentage rate (ĂN ū ăl pĕr CĔNT ăje rāte) — the cost of a loan over one year. Annual means for one year. You will often see it written APR, for short. APR is the yearly interest rate. The federal Truth in Lending Law says that you must be told the annual percentage rate.

Finance charge (FĪ năńce CHĂRJ) — money you pay to borrow money or buy on credit. The finance charge is given in dollars. It includes interest. It may also include other charges. You may have to pay for the paperwork it takes to bill you. The finance charge is the total amount that you pay to use credit. You must be told the finance charge. The Truth in Lending Law says so.

2. Shop around. Compare the costs of credit.

The cost of credit depends on how much money you borrow. It depends on how long you take to repay the money. It also depends on where you borrow the money. A loan from a credit union is cheaper than a loan from a finance company. An installment contract can cost more than using a revolving charge.

You can compare the costs of credit. Find out:

—the finance charge
—the annual percentage rate of interest (APR)

3. Choose the cheapest credit.

PAY YOUR MONEY, MAKE YOUR CHOICE

Name one piece of furniture that you would like to buy. _____

What is the price of the furniture? $_____ (Add in any sales tax)

Name the store where you could buy it: _____

Figure out some ways to pay for it. First, figure out:

How much cash could you pay now? $_____

How much could you pay each month? $_____

1. Should you pay cash? Figure out how long it would take to save the money.

	Price of furniture	$_____
Step 1.	Cash you have now (−)	$_____ (subtract)
	Amount you must save	$_____
Step 2.	Amount you can save each month (÷)	$_____ (divide)
	Number of months you must save	_____

Will the furniture still be there when you have enough money? ☐ Yes ☐ No

Will the price be higher then? ☐ Yes ☐ No

2. Could you get credit from the furniture store? Talk to a salesperson. Ask about the store's credit plans.

Could you open a charge account? ☐ Yes ☐ No

What is the APR (yearly interest rate) for charge accounts? _____%

Could you buy on the installment plan? ☐ Yes ☐ No

What would the APR be? _____% What would the finance charge be? _____

3. Could you take out a loan?

Do you belong to a credit union? ☐ Yes ☐ No

If yes, how much would a loan cost you? _____% APR $_____ finance charge

Do you have a savings account? ☐ Yes ☐ No

If yes, could you borrow against your savings? ☐ Yes ☐ No
_____% APR

Could you get a loan from a bank? ☐ Yes ☐ No

If yes, how much would the loan cost? _____% APR $_____ finance charge

What would be the best way for you to buy? _____

BE TIPPED OFF . . .
DON'T GET RIPPED OFF . . .

1. Use credit only when you need it.
2. Borrow the smallest amount of money that you can.
3. Pay for your furniture as quickly as you can.
4. Shop around to find the cheapest credit.
5. Don't be rushed into signing a credit agreement. Always read before you sign.
6. Don't sign a credit contract if there are any blank spaces.
7. Get a copy of any credit contract that you sign.